

# 2019

Annual Progress Report

**RIVER  
LINK**



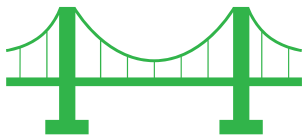
Produced by:



The Annual Progress Report summarizes 2019 activities for RiverLink, the bi-state tolling system for the Ohio River Bridges Project.

The Report includes an assessment of transponder usage by members of Environmental Justice (EJ) communities to help inform any future assessments and recommendations.

Tolling on the I-65 Abraham Lincoln Bridge, I-65 Kennedy Bridge and SR265/KY 841 Lewis and Clark Bridge started Dec. 30, 2016.



**33.6 million  
crossings**



**\$112 million  
in revenue**

## ***Overview***

2019, the third year of RiverLink tolling, showed continued growth and a move toward steady state for the tolling system.

The number of prepaid accounts, active transponders, drivers using transponders when crossing tolled bridges and crossings all increased.

Significant increases were again seen in both the number of RiverLink prepaid accounts opened and transponders distributed.

The majority of prepaid account holders were satisfied with their overall experience with RiverLink and their customer service experience, based on a customer satisfaction survey administered in April 2020.

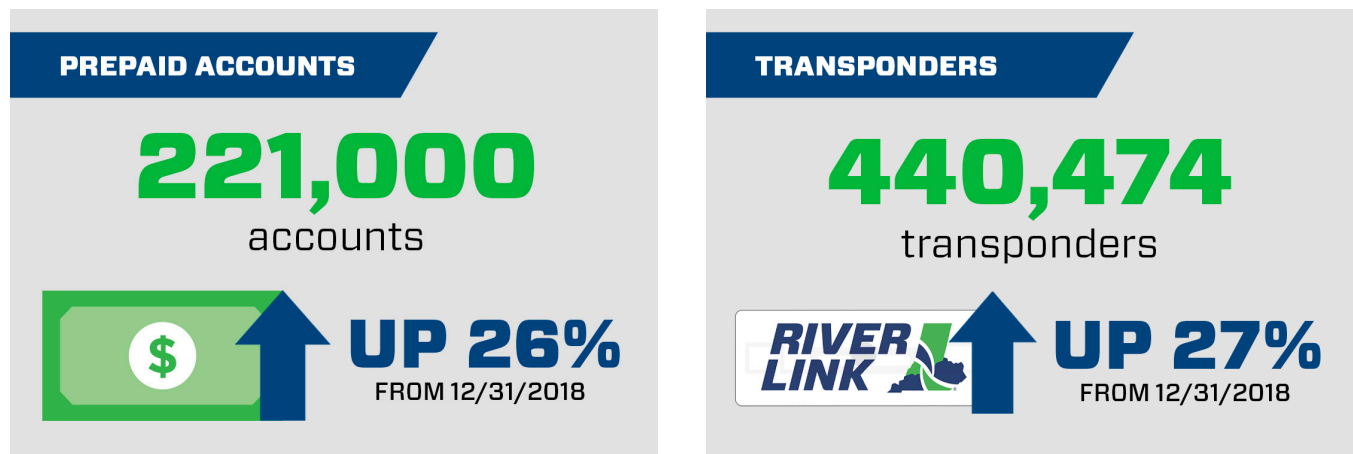
New baseline numbers are being established with the 2019 annual progress report. A new TSA (toll services advisor) was selected in Dec. 2018 and is using a refined methodology to determine some of the data in the report.

When applicable, the refined methodology is explained within the report. In order to make comparisons to the previous year during this transition, data was also gathered using the previous methodology to measure year-to-year growth. This information is also noted in the report.

## ***Prepaid Accounts and Transponders***

Significant growth was again seen in the number of drivers opening prepaid accounts and getting transponders. Drivers with prepaid accounts in good standing and transponders save more than \$2 per crossing. At the end of 2019, there were 221,000 active RiverLink prepaid accounts and more than 440,000 valid transponders.

When using the previous methodology to compare year-to-year growth, the number of accounts was up 26% and the number of transponders requested was up 27%.



**Refined methodology for prepaid accounts data:** The number of accounts is now determined by including all active registered accounts including personal, commercial, commercial accounts with registered plates, personal accounts with registered plates and government accounts.

The previous methodology provided the total number of prepaid accounts opened to date and did not include registered video accounts.

Using this methodology, the number of prepaid accounts in 2018 was 193,208.

Had the previous methodology been used to determine the number of RiverLink prepaid accounts in 2019, the total would have been 244,045 (as of Dec. 31, 2019).

**Refined methodology for transponder data:** The number of transponders is now determined by considering all valid transponders. Valid transponders do not include transponders in fulfillment, inactive, invalid, locked, lost or stolen transponders.

The previous methodology considered all transponders requested to date. Using this methodology, the number of transponders in 2018 was 482,094.

Had the refined methodology been used to determine the number of RiverLink transponders in 2019, the total would have been 613,216 (as of Dec. 31, 2019).

Transponder penetration rates are now determined using back office/processed data and include people who have converted to prepaid accounts with transponders and v-tolls (video tolls deducted from prepaid accounts in good standing when a transponder is not read during the crossing).

The percent of drivers crossing tolled bridges with transponders also increased in 2019. An average of 69 percent of weekday drivers and 56 percent of weekend drivers crossed tolled bridges with prepaid accounts and transponders. Overall, 66% of drivers who used tolled bridges in 2019 crossed with prepaid accounts and transponders. That's an increase of 2 percentage points from 2018.

Nearly 130,000 vehicles were added to new and existing prepaid accounts in 2019. The additional vehicles represent net gains and include new accounts and customers with existing accounts who added new vehicles.

## **CROSSINGS WITH TRANSPONDERS** 2019

**OVERALL AVERAGE: 66%**  
**WEEKDAY AVERAGE: 69%**  
**WEEKEND AVERAGE: 56%**



## **VEHICLES ADDED TO ACCOUNTS**

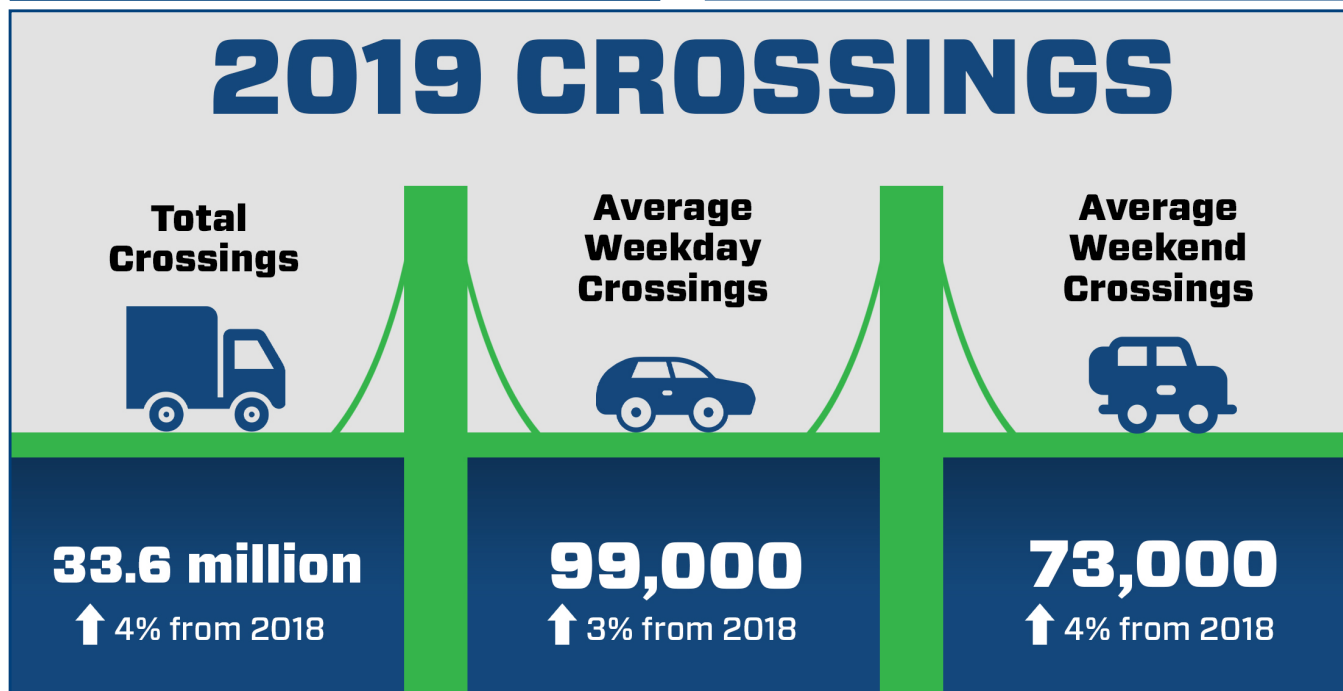
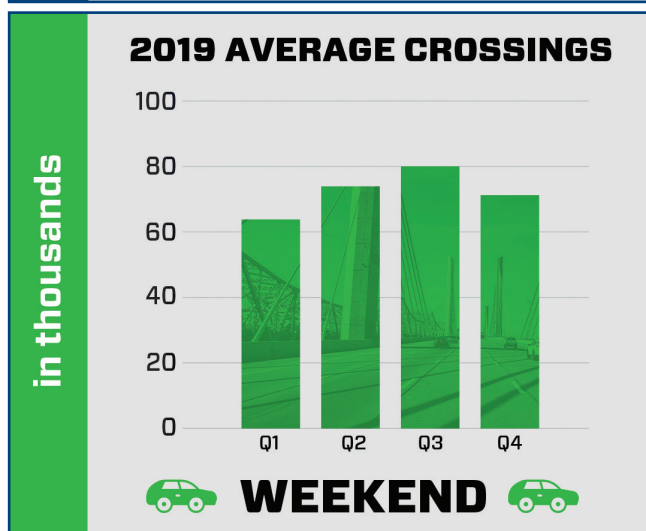
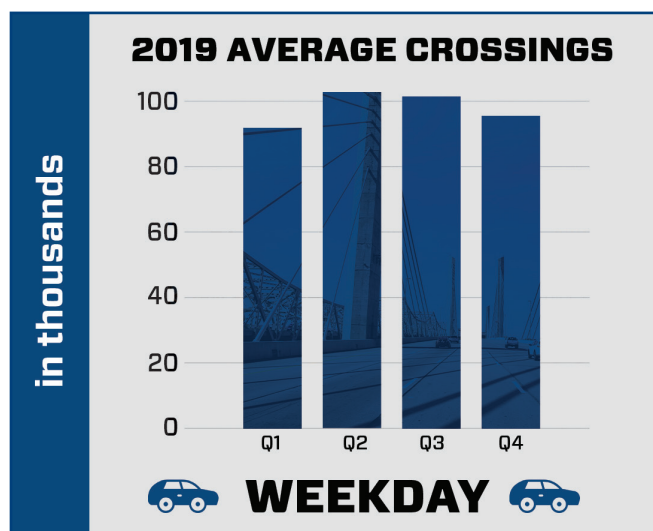
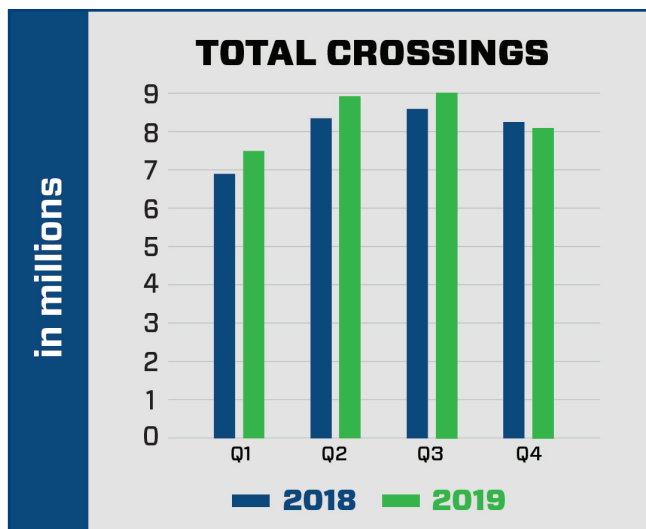
**2019**  
**129,000**



## Crossings on Tolled Bridges

Consistent crossings were seen on all three tolled bridges with 33.6 million crossings in 2019, an increase of 1.3 million crossings (4 percent increase) from 2018.

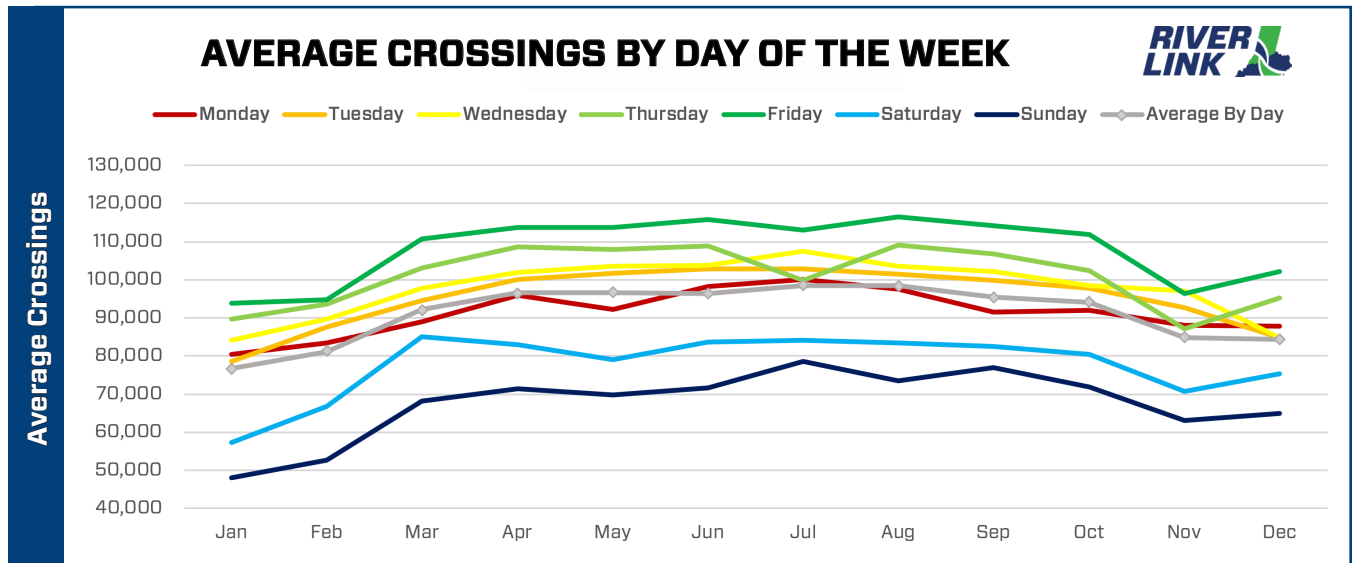
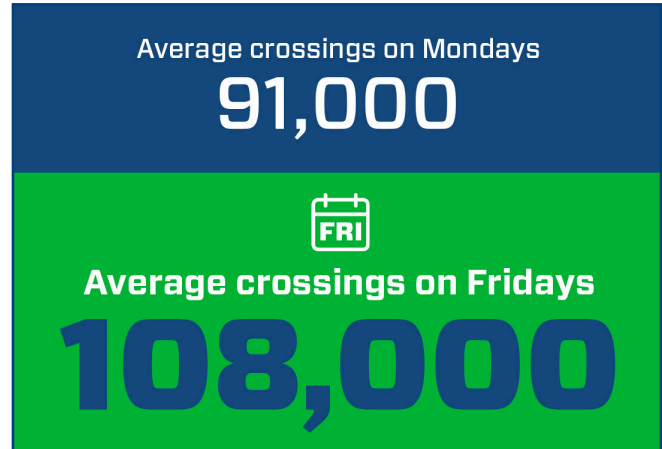
The average number of weekday crossings in 2019 was nearly 99,000, up 3 percent from the 2018 average of 96,000 crossings.



## Average Crossings by Day of Week and Month

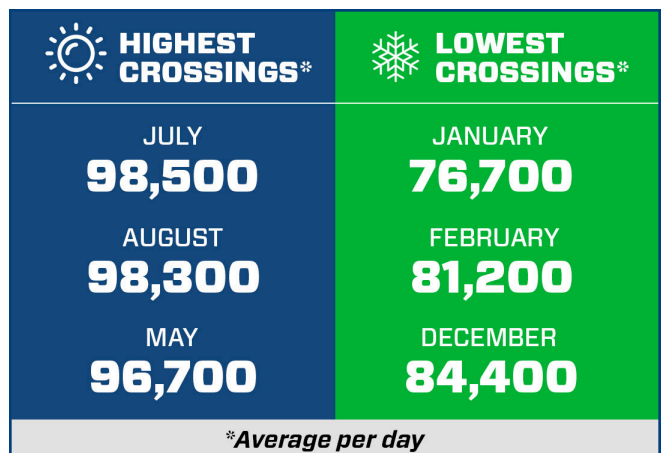
Friday is consistently the heaviest travel day on the tolled bridges, with Monday the lightest traveled weekday.

There were an average of 108,000 crossings on Fridays in 2019, while there were an average of 91,000 crossings on Mondays. Sunday is the lowest travel day of the week with an average of 68,000 crossings.



The summer months are the heaviest travel months of the year. The highest crossings for the year were July, August and May.

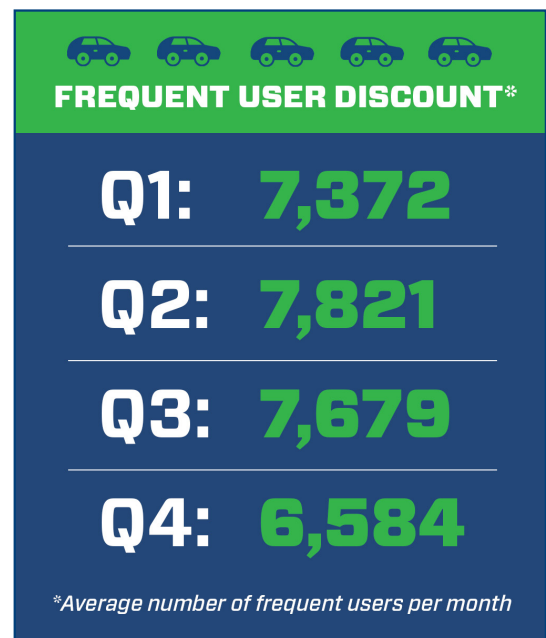
The winter months are the lowest travel months of the year. The lowest crossings for 2019 were in January, followed by February and December.



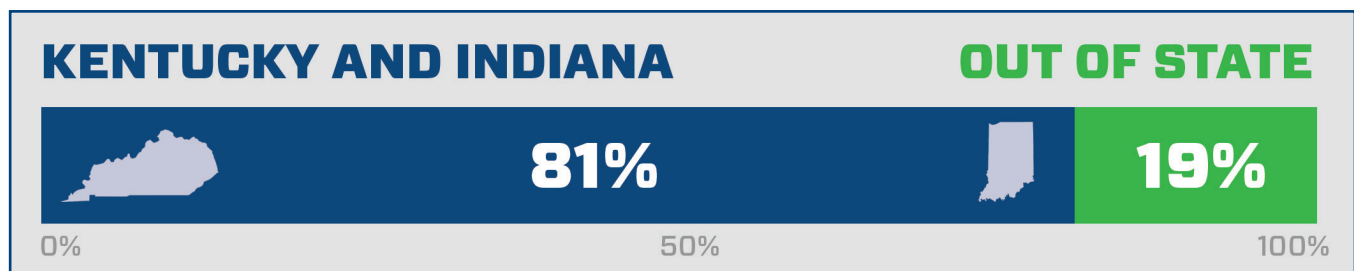
## Frequent-User Discount

The number of drivers who qualified for the frequent-user discount was consistent in 2019. The frequent-user discount is a 50% discount on crossings for qualifying drivers. To qualify, a RiverLink transponder must be used for 40 crossings (20 round trips) in a calendar month. The discount is only for drivers in passenger vehicles with RiverLink personal accounts with a positive balance. The discount is per transponder, not per account.

The average number of drivers receiving the frequent-user discount in 2019 was 7,364 per month. The average number of drivers receiving the frequent-user discount in 2018 was 7,277 per month.



## Who is Using the Bridges



## Truck Traffic

Class 3 Vehicles, large trucks with 5-axles or more, made up nearly 12% of traffic on the tolled bridges in 2019. The majority of Class 3 vehicles crossing the tolled bridges are using prepaid accounts and transponders.





## Account Conversion

Online account conversion allows qualifying drivers to open prepaid accounts and save on tolls and late fees owed. The feature, launched in early 2018, allows drivers to open an account online in a few easy steps and see immediate savings. The one-time conversion offer allows qualifying drivers to open an account, save on tolls and have fees waived.

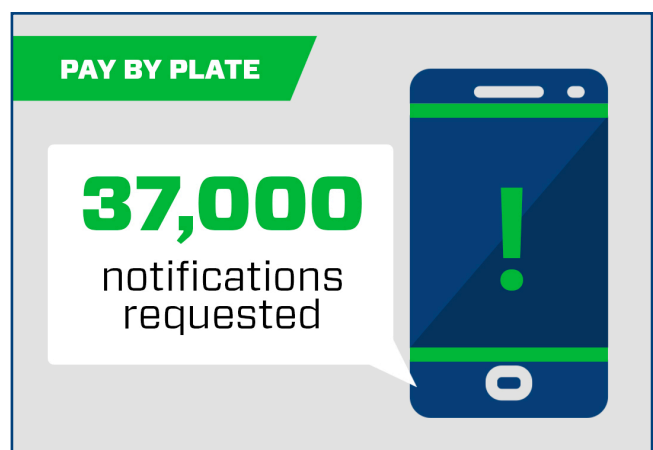
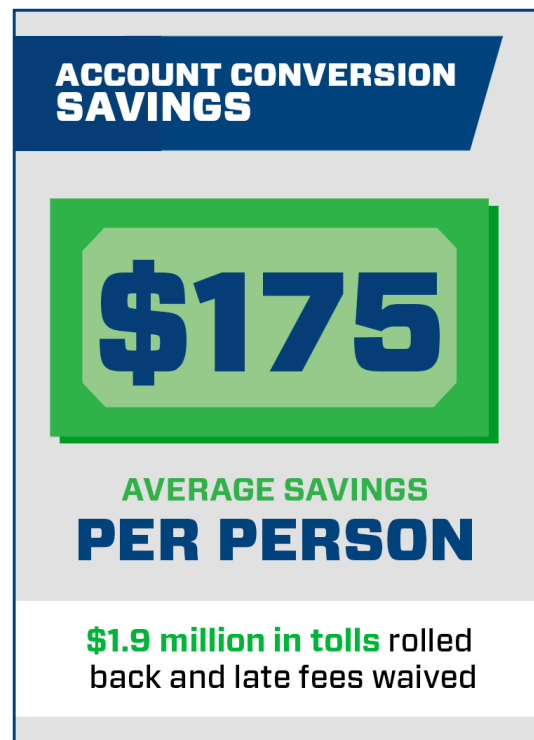
More than 11,000 qualifying drivers who owed back tolls and fees opened RiverLink accounts online in 2019. Savings totaled \$1.9 million with tolls reduced and late fees waived. Customers who took advantage of account conversion saved an average of \$175.

Customers can also talk to customer service representatives, in person or by phone, to take advantage of account conversion.

## Pay by Plate

Pay by Plate launched in late 2018. It gives drivers without prepaid accounts and transponders an option to pay tolls before receiving an invoice.

Drivers can use their license plate number and other identifying information to pay tolls owed at RiverLink.com. If the trip has not posted, drivers can enter their preferred contact information and will be notified of transactions that post in the next 30 days.

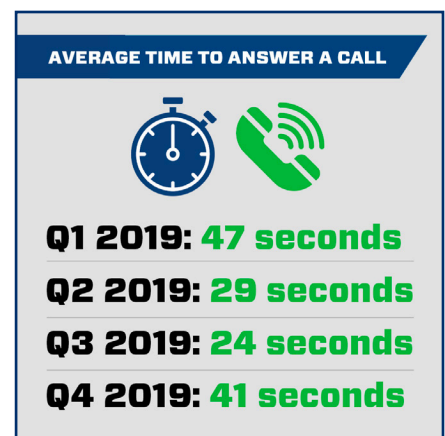
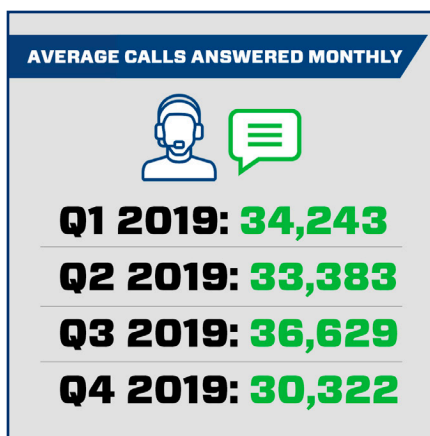




## Customer Service

More than 404,000 calls were answered by RiverLink customer service representatives in 2019, and the average speed to answer a call was 35 seconds, staying consistent with 2018.

RiverLink customer service received an average of nearly 37,000 calls monthly in 2019, a decrease of nearly 12 percent. More than 42,000 calls were received monthly in 2018. This indicates more drivers are becoming more familiar with the tolling system and moving toward self-service options as the tolling system reaches steady state.



## Customer Satisfaction

RiverLink conducted a customer satisfaction survey in early 2020.

**74% of respondents indicated their customer service experience was positive.**



**52%**

had contacted RiverLink customer service **since signing up for an account**



**74%**

said their experience was **excellent (46%) or good (28%)**  
**76%** said their **situation was resolved**



**79%**

said the representative **was knowledgeable**  
**68%** said the representative **was very friendly and cared**

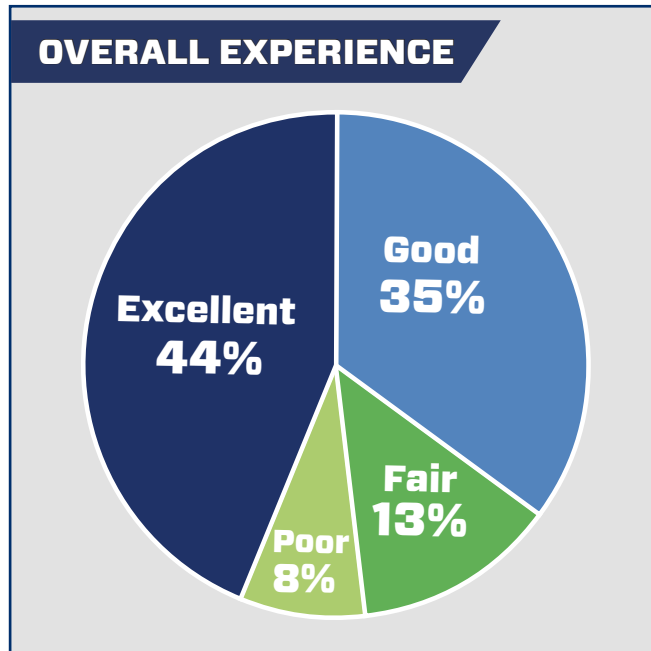


**72%**

said they never had **incorrect charges**  
**Of the 28%** who believe they did, **19%** had the **issue resolved**

## Customer Experience

Customer satisfaction survey results showed drivers used RiverLink for a faster, safer commute and indicated it was easy to use the tolled bridges. **79% of respondents indicated their overall experience with tolled bridges was positive.**



**97%**

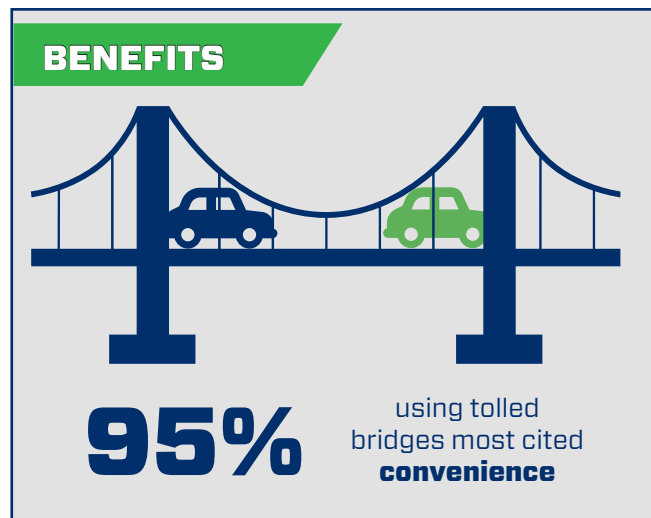
said it was **very easy (86%) or somewhat easy (11%)** to cross the bridges



**81%**

indicated their overall experience using tolled bridges **was positive**

**49%** rated **excellent**  
**32%** said **good**



The customer satisfaction survey was conducted by a third-party vendor in April 2020 using a random sample of current RiverLink account holders. A total of 613 participants (297 from Indiana and 316 Kentucky) shared feedback online or on the phone.

Additional survey questions and responses from the customer satisfaction survey, including responses from zip codes identified in the Environmental Justice Assessment portion of this report, can be found in Appendix A.

## Revenue

Toll revenue is divided evenly between Indiana and Kentucky. Toll revenue is used to meet financial obligations of the Louisville – Southern Indiana Ohio River Bridges Project and for operations and maintenance of the project area.

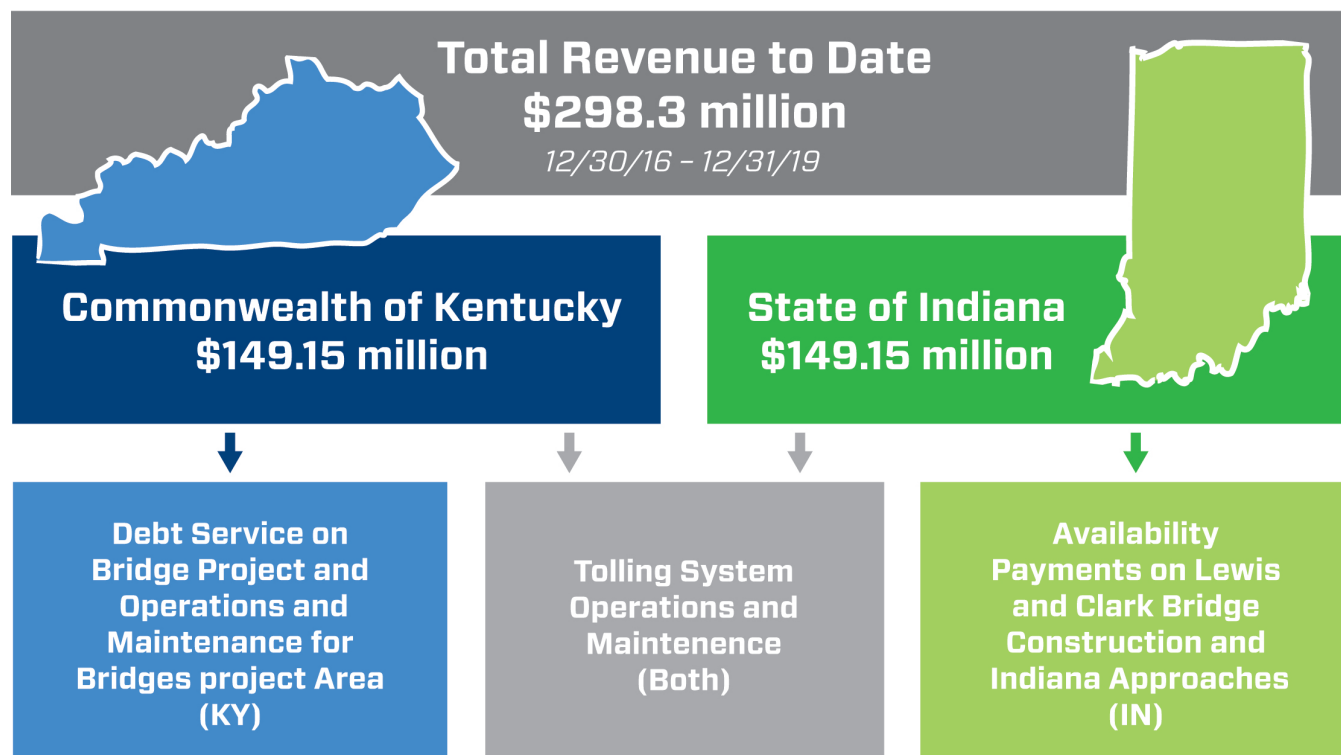


**\$111.8 million  
in Fiscal Year 2019**



**\$298.3 million  
from start of tolling**

Revenue collected is in line with expectations, and both states are meeting their financial obligations for the Bridges Project.



# Environmental Justice (EJ) Assessment

Environmental Justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin or income. It includes identifying and addressing disproportionately high and adverse effects on minority or low-income populations.

## Overview

The Tolling Mitigation Plan was designed to mitigate the adverse effects of tolling on EJ populations and was adopted by the States' Tolling Body (May 2016). It included measures to minimize the adverse economic impacts of tolling on EJ populations (See Appendix B).

**An assessment of transponder usage by members of EJ communities shows the objective of the Tolling Mitigation Plan is being met and the measures in place are working.**

Data gathered for the 2019 annual progress report shows a difference of only 3 percentage points in transponder usage between all drivers crossing tolled bridges and drivers in zip codes identified for the environmental justice assessment.

## Assessment

The low-income level was established at adjusted gross incomes less than \$40,000, generally accommodating for small and larger family sizes.

Ten counties with 27 zip codes identified in Louisville and Southern Indiana have income levels less than \$40,000 per year.

Identified Zip Codes								
47151	47131	40296	40203	40208	40256	40221	40218	40232
47129	40212	40298	40201	40217	40215	40219	40261	40285
47190	40289	40202	40210	40211	40216	40259	40231	40287

Counties Evaluated (Louisville Metro Area)					
1. Jefferson County	3. Oldham County	5. Trimble County	7. Harrison County	9. Clark County	
2. Shelby County	4. Henry County	6. Bullitt County	8. Floyd County	10. Washington County	

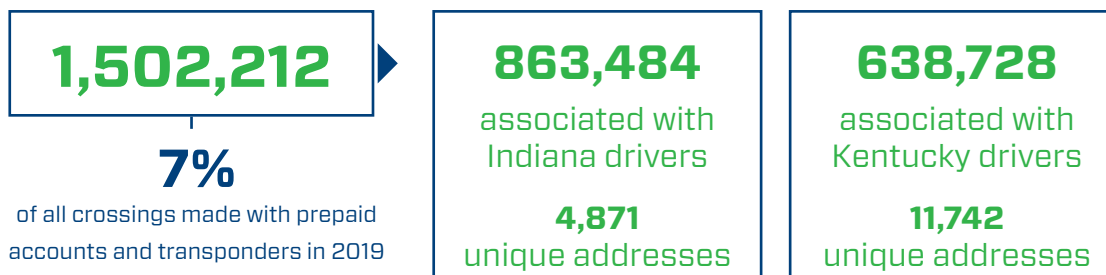
## Data

Crossings on tolled bridges from January 1, 2019 through December 31, 2019 were evaluated for drivers with personal prepaid accounts and transponders and drivers crossing the bridges without prepaid accounts and transponders.

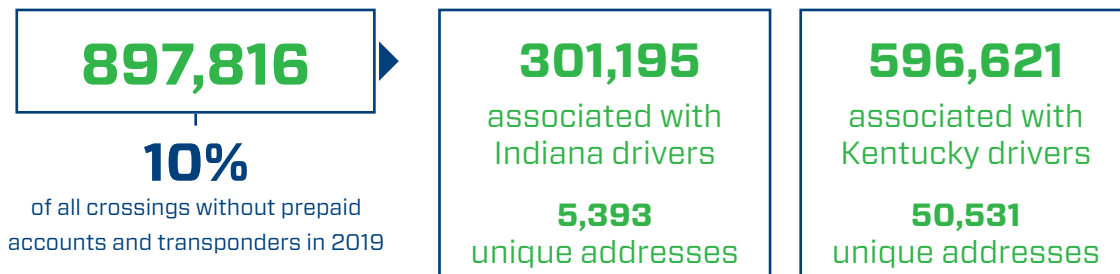
**The data is for drivers in the 27 identified zip codes with income levels less than \$40,000 per year:**

### *Crossings with Personal Prepaid Accounts and Transponders*

(recorded with RiverLink local and E-ZPass transponders):



### *Crossings without Prepaid Accounts and Transponders*



### *Transponder Usage*

**66%** of crossings by all drivers made with transponders

**63%** of crossings by drivers in identified zip codes made with transponders

**Transponder usage for low-income populations is assessed annually to determine strategies and recommendations for consideration.**

## Appendix A: Customer Satisfaction Results from Respondents in Identified Zip Codes

Of the 613 respondents who took part in a customer satisfaction survey in April 2020, 72 of the respondents resided in the zip codes identified in the EJ Assessment portion of this report. The identified zip codes have income levels less than \$40,000 per year.

**68% of respondents indicated their overall experience with RiverLink was positive.**



**82%**

said it was **easy** to open an account



**98%**

said it was **very easy (84%)** or **somewhat easy (14%)** to cross the bridges



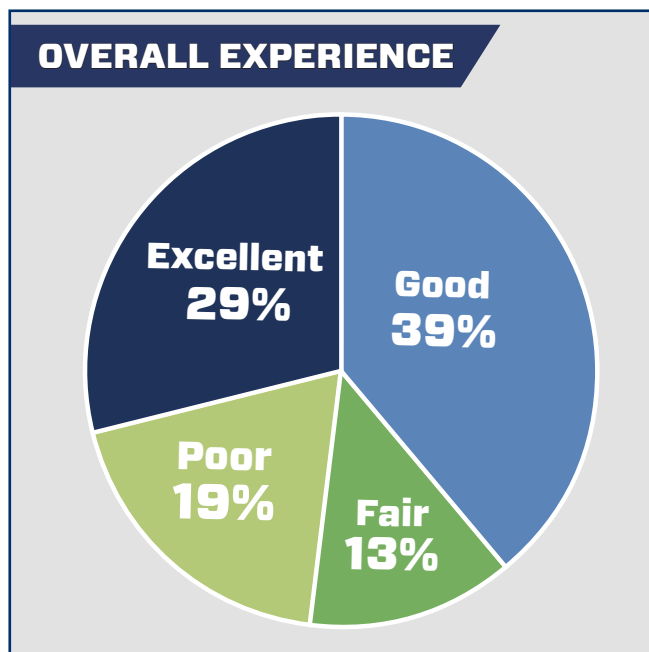
**64%**

had contacted RiverLink customer service **since signing up for an account**



**65%**

said their experience was **excellent (39%) or good (26%)**  
**75%** said their **situation was resolved**



**78%**

said the representative **was knowledgeable**

**69%** said the representative **was very friendly and cared**

**93%** *using tolled bridges most cited **convenience***

**72%** said it's **closest to my destination**

**14%** said it **saves me time**

**7%** said the tolling system **moves traffic faster**



## Additional Questions and Responses

### Use of Bridges

**How frequently do you use any of the Ohio River bridges including the downtown Kennedy and Lincoln bridges, the Second Street Bridge, the Lewis and Clark Bridge or the Sherman Minton Bridge?**

	All Respondents	Respondents in Identified Zip Codes
<b>Less than 1 day a week</b>	<b>53%</b>	<b>39%</b>
<b>1 day a week</b>	<b>12%</b>	<b>15%</b>
<b>2-3 days a week</b>	<b>12%</b>	<b>15%</b>
<b>4-5 days a week</b>	<b>16%</b>	<b>21%</b>
<b>6-7 days a week</b>	<b>8%</b>	<b>10%</b>

**Which of these bridges do you use the most?**

	All Respondents	Respondents in Identified Zip Codes
<b>Downtown Kennedy and Lincoln</b>	<b>35%</b>	<b>51%</b>
<b>Second Street</b>	<b>14%</b>	<b>21%</b>
<b>Lewis and Clark</b>	<b>24%</b>	<b>8%</b>
<b>Sherman Minton</b>	<b>26%</b>	<b>19%</b>
<b>No opinion</b>	<b>1%</b>	<b>0%</b>

**Asked to drivers who responded they use the Downtown Kennedy and Lincoln bridges or the Lewis and Clark Bridge the most: What is the main reason you use that bridge?**

	All Respondents	Respondents in Identified Zip Codes
<b>Closest route to my destination</b>	<b>69%</b>	<b>72%</b>
<b>It saves me time</b>	<b>22%</b>	<b>14%</b>
<b>The tolling system moves traffic faster</b>	<b>4%</b>	<b>7%</b>
<b>Other</b>	<b>4%</b>	<b>7%</b>
<b>No Opinion</b>	<b>&gt;1%</b>	<b>0%</b>

**Asked to drivers who responded they use the Second Street or Sherman Minton Bridge the most: What is the main reason you use that bridge?**

	All Respondents	Respondents in Identified Zip Codes
<b>Closest route to my path of travel</b>	<b>61%</b>	<b>55%</b>
<b>To avoid paying a toll</b>	<b>33%</b>	<b>41%</b>
<b>To avoid receiving a RiverLink invoice</b>	<b>&gt;1%</b>	<b>0%</b>
<b>Other</b>	<b>5%</b>	<b>3%</b>
<b>No Opinion</b>	<b>&gt;1%</b>	<b>0%</b>



## All-Electronic Tolling

Here are a few transportation phrases and names. For each one, please tell me whether you've heard of it. Then, if so, tell me whether your impression is strongly favorable, somewhat favorable, somewhat unfavorable or strongly unfavorable.

### All-electronic tolling (AET)

	All Respondents	Respondents in Identified Zip Codes
<b>Strongly Favorable</b>	<b>30%</b>	<b>22%</b>
<b>Somewhat Favorable</b>	<b>22%</b>	<b>22%</b>
<b>Somewhat Unfavorable</b>	<b>4%</b>	<b>8%</b>
<b>Strongly Unfavorable</b>	<b>6%</b>	<b>14%</b>
<b>No Opinion</b>	<b>3%</b>	<b>1%</b>
<b>Never Heard of It</b>	<b>35%</b>	<b>32%</b>

### The transponder method of collecting tolls

	All Respondents	Respondents in Identified Zip Codes
<b>Strongly Favorable</b>	<b>54%</b>	<b>53%</b>
<b>Somewhat Favorable</b>	<b>28%</b>	<b>26%</b>
<b>Somewhat Unfavorable</b>	<b>5%</b>	<b>6%</b>
<b>Strongly Unfavorable</b>	<b>5%</b>	<b>11%</b>
<b>No Opinion</b>	<b>4%</b>	<b>1%</b>
<b>Never Heard of It</b>	<b>4%</b>	<b>3%</b>

### The method of collecting tolls in which a picture is taken of the car's license plate and the owner receives an invoice.

	All Respondents	Respondents in Identified Zip Codes
<b>Strongly Favorable</b>	<b>24%</b>	<b>22%</b>
<b>Somewhat Favorable</b>	<b>29%</b>	<b>29%</b>
<b>Somewhat Unfavorable</b>	<b>18%</b>	<b>21%</b>
<b>Strongly Unfavorable</b>	<b>23%</b>	<b>24%</b>
<b>No Opinion</b>	<b>4%</b>	<b>1%</b>
<b>Never Heard of It</b>	<b>2%</b>	<b>3%</b>

## RiverLink Tolling

When you first chose a method of paying for bridge tolls, did you choose the RiverLink local transponder, the RiverLink E-ZPass transponder, the registered license plate method or the unregistered method where they take a picture of your license plate and send you the bill?

	All Respondents	Respondents in Identified Zip Codes
RiverLink local transponder	41%	36%
RiverLink E-ZPass transponder	37%	47%
Registered license plate method	10%	6%
Unregistered license plate method	11%	11%
No opinion	1%	0%

When you first attempted to sign up for a RiverLink account, did you go to the website, go to a customer service center or sign up by phone?

	All Respondents	Respondents in Identified Zip Codes
Website	61%	44%
Customer service center	28%	47%
Phone	10%	7%
No opinion/can't remember	2%	1%

## Frequent User Discount

RiverLink offers a frequent-user discount. If someone crosses a toll bridge 40 times or more during a calendar month, each trip is discounted to one dollar instead of the normal two dollars. Before I mentioned it, had you heard of this discount or not?

	All Respondents	Respondents in Identified Zip Codes
Yes, heard of	64%	67%
No, not heard of	36%	33%

*Asked to respondents who heard of the frequent-user discount:  
Have you ever qualified for this discount?*

	All Respondents	Respondents in Identified Zip Codes
Yes	23%	27%
No	77%	73%

*Asked to respondents who heard of the frequent-user discount: Are you more likely to cross the tolled bridges because the frequent-user discount is offered or not?*

	All Respondents	Respondents in Identified Zip Codes
Yes, more likely	23%	23%
No, not more likely	76%	77%
No opinion	1%	0%

## ***Appendix B: Tolling Mitigation Plan Measures***

Several measures were adopted by the Indiana Department of Transportation (INDOT) and the Kentucky Transportation Cabinet (KYTC) or are being utilized to minimize the adverse economic impacts of tolling on EJ populations. Those measures include:

### **1. Extensive signage marking two non-tolled bridges (I-64 Sherman Minton Bridge and US 31 George Rogers Clark Memorial Bridge)**

*More than 100 signs are posted in the project area. They indicate tolled and non-tolled routes, last exits before tolled bridges and toll rates.*

### **2. TARC funding**

*As part of the Tolling Mitigation Plan, \$20 million in funding was provided to the Transit Authority of River City (TARC). The money was used to construct and/or expand park and ride facilities, purchases buses and vans and improve existing bus stops.*

### **3. Toll-free crossings for TARC**

*TARC vehicles are exempt from paying tolls. There were nearly 41,400 cross-river trips on tolled bridges by TARC-related vehicles in 2019, including trips made by smaller vehicles on contracted routes for riders with special needs.*

### **4. Free transponder option**

*RiverLink local transponders are provided free of charge, one per registered vehicle. The local transponders are used on the tolled Ohio River bridges.*

### **5. A relatively low minimum balance to open a personal prepaid account**

*The minimum balance to open a prepaid account is \$20. That money is used to pay tolls, with the account balance rolling over month to month.*

### **6. Multiple transponders funded under a single account**

*Up to four vehicles can be registered to a single personal account, with a free RiverLink local transponder provided for each vehicle.*

### **7. Website to allow for the management of accounts online**

*The RiverLink website (RiverLink.com) averages 150,000 users monthly with more than one million page views monthly. Users can open accounts online and pay tolls owed. Account holders can manage their accounts including replenishing their accounts, choosing auto-replenishment, adding vehicles and requesting transponders.*

## **8. Wide range of options for replenishing account funds**

*There are many ways that drivers can replenish account funds. They can add money to their accounts online, in person at a customer service center or by phone.*

*By phone, they can use an automated system to add money to their account or choose to speak to a customer service representative. Drivers can also use a reload card to add money to their prepaid transponder at a number of retail locations. Cash is accepted at customer service centers and retail locations.*

## **9. Brick-and-mortar locations to establish or replenish accounts**

*RiverLink customer service centers are located on each side of the river, on Quartermaster Court in Jeffersonville and on East Main Street in downtown Louisville.*

*In 2019, the centers were open six days a week, 7 a.m. to 7 p.m. Monday - Friday and 8 a.m. to 2 p.m. Saturday.*

*RiverLink Starter Kits are available at more than 150 retail locations. They're available at Speedway locations throughout Kentucky and Indiana, Thorntons locations in Louisville and Jeffersonville and select FiveStar locations.*

## **10. Marketing strategies for EJ communities**

A robust communications plan has been used to keep drivers informed about RiverLink tolling and how the system works. The coordinated communications plan has focused on not only educating drivers, but engaging drivers. Efforts include paid advertising, extensive media outreach and community outreach.

Advertising efforts have included direct mail campaigns to drivers crossing tolled bridges without prepaid accounts, Jr. billboards in West Louisville and downtown Louisville, bus shelter ads in West Louisville, downtown Louisville and Southern Indiana, radio ads, billboards, visitor guide ads, digital ads at Jefferson County Clerk's offices and rack cards at area rest areas, hotels and attractions.